**Process Name:**

JazzCash – Customer – Raast - SOP

**Mandatory Information:**

* JazzCash enables seamless RAAST money transfers, allowing instant and free transactions using mobile numbers as RAAST IDs.
* Customers can link their RAAST ID with JazzCash for real-time incoming/outgoing transactions via app or \*786#.
* Customer can send amount as per their account limits. Per transaction limit is Rs 50,000

**Note:**It is mandatory to send relevant ISMS.

**Product / Service Description:**

This SOP document will cover scenarios related to Money Transfer RAAST.

·         JazzCash in collaboration with RAAST brings the ability to make seamless money transfers to its customers

·         RAAST is a flagship initiative of the State Bank of Pakistan (SBP). It allows people to make instantaneous and free money transfers between people by simply using their mobile numbers as RAAST IDs

·         Customers can now easily send money to other bank accounts through a recipient’s mobile number by creating their RAAST ID through the JazzCash app or by dialing \*786#

·         Payments via RAAST would be received and sent instantly and without any delay

·         Customer can have one RAAST ID against a CNIC at a time. Customer can link his RAAST ID with another msisdn by delinking from previous bank.

·         As per current SBP directions, currently only one mobile number/ RAAST ID can be linked with one bank account therefore if a customer would already have their RAAST ID linked with HBL, they would have to de-link their RAAST ID from HBL to be able to link their RAAST ID to their JazzCash account to receive funds via RAAST through JazzCash

·         When a customer would be sending funds via RAAST to a recipient and the recipient would not have a JazzCash account but a RAAST ID already linked with another bank, funds would be sent to the recipients RAAST ID which would be linked to their bank account

·         For performing transaction via RAAST customer firstly need to link RAAST ID with specific account

·         For JazzCash RAAST ID should be linked with account for successfully receiving transaction via RAAST

·         If RAAST ID is linked with account customer will not be able to perform Change of MSISDN for Change of MSISDN RAAST ID should de-linked.

·         There are two type of RAAST transaction

**Incoming IBFT:**

·         This Transaction includes all transactions which is sent from bank account to JazzCash account via RAAST

·         Customer calls on helpline that amount is sent from any bank via RAAST but not received in JazzCash account inform customer to register complaint at Sender Bank.

**Outgoing IBFT:**

* This transaction includes transaction send from JazzCash account to bank account via RAAST

Following standard **Purpose of Transfer** values have been added while performing Raast transaction.

* Bill Payment,
* Donations/Charity/Zakat
* Educational Payment
* Transfer to Own Accounts
* Transfer to Family & Friends
* Insurance/ Takaful
* Investments
* Loan/Credit Card Payments
* Medical Expenses
* Food & Groceries Purchases
* Clothing & Accessories Purchases
* Subscription/Membership Fee/Rental Payments
* Salaries/ Wages
* Travelling
* Vendor/Supplier/Business Payment
* Others

·         Via RAAST transaction are performed in real-time

·         Via RAAST transaction are free of cost.

·         Account limits are set for send and receive amount.

·         If customer is complaining that he/she sent money through RAAST or to Easy Paisa account and B party (receiver) didn’t receive the amount yet.

·         Agent will check the system if transaction is completed and transaction completion time is less than 24 hours, agent will inform customer to wait for 24 hours

**Note  :**To make secure payments for Jazz Cash customers. We have implemented restrictions on a particular and specific Bank accounts and JazzCash customer will be unable to make IBFT payments to these bank account. Customer will receive error(IBFT Suspnded/Block) prompt on screen and via SMS as well.

**Handling:**

* Incase customer called and complaint regarding above scenario then agent will verify error from customer and guide as per below details.
* If customer asked the reason why payment to specific Bank account is suspended, politely guide customer to either visit MMBL branch or to share details at MMBL complaint address [complaints@mobilinkbank.com](mailto:complaints@mobilinkbank.com).
* If customer is facing error other than suspended IBFT agent will follow the unable to do transaction via app and ussd handling.

·         Please refer to below table 1.0 for service details

Table 1.0

|  |  |
| --- | --- |
| **RAAST Transaction – Product Information** | **Possible Value** |
| Channel | USSD, App |
| Customer Profile | Jazz, OMNO |
| Account Level | L0, L1, L2, ADA |
| Platform Fee (USSD) | KMS >> Communication Tab >> USSD Platform Fee |
| Platform Fee (App) | KMS >> Communication Tab >> App Platform Fee |
| Service Fee | Refer to SOP |
| Account Status | Active |
| Verification | L3 |
| Eligibility | All Active JazzCash customers |
| Limitation | Amount limits apply as per Account level for both sender and receiver. |
| T&C | N/A |
| Consultation Portal | CPS, NADRA |

**Info Scenario**

|  |  |
| --- | --- |
| **Scenario 1. RAAST Transaction – Information Scenarios** | **Information Work Codes** |
| Scenario 1.1: What is Money transfer RAAST service? | RAAST Payment Information |

**How-To Scenarios**

|  |  |
| --- | --- |
| **Scenario 2.0 – RAAST Transactions – How – to Processes** | **How-to Workcode** |
| Scenario 2.1: How to link RAAST ID | RAAST Payment Information - Linking/Delinking Process |
| Scenario 2.1: How to de-link RAAST ID | RAAST Payment Information - Linking/Delinking Process |
| Scenario 2.2: How to perform RAAST Transaction? | RAAST Payment Information |

**Pre-requisite to SOP**

·         Verification: L3

·         Account status: Active

**System Navigation for Agent:**

**To Check Account Status:** CPS **>>** Search MSISDN **>>** Check Status (Pending Active, Active, Dormant, Suspended, Frozen)

**To Check Transaction status:** CPS **>>** Search MSISDN **>>** Click Operations **>>** Click review Transactions **>>** Search Transaction Status (Completed, Expired, Cancelled, Decline, Authorized, Pending Authorized, Failed)

**To check Account Transaction Amount Limit:** CPS **>>** search MSISDN **>>** Click operation **>>** Click Rule Profile In Customer Info

**To Check Failure Description:** CPS **>>** search MSISDN **>>** Click operation **>>** Review Transactions >> Transaction Tab >> click search >> Select transaction >> check Failure Description in Transaction Details

**Scenario 1 RAAST Transaction- Information Scenarios**

**Scenario 1.1: What is Money Transfer RAAST service?**

·         Refer to Product information in Process Overview header.

Work Code: RAAST Payment Information

**Scenario 2 RAAST Transaction - How-to Processes**

·         For all How-to scenarios, before guiding customer about the process, Agent must ensure that customer knows the product details as well as requirements as per Table 1.0 e.g. Channel, Account Status etc.

·         L3 verification is must for all scenarios where agent is sharing information related to customer account

**Scenario 2.1: How to link RAAST ID**

**USSD Flow**

\*786# >> 6 for My Account >> 5 for RAAST ID Management >> 1 for create your RAAST ID

**App Flow**

JazzCash App >> Click My Account >> Click RAAST ID management >> Click Create RAAST ID

Work code: RAAST Payment Information - Linking/Delinking Process

**Scenario 2.1: How to de-link RAAST ID**

**USSD Flow**

\*786# >> 6 for My Account >> 5 for RAAST ID Management >> 2 for Delete your RAAST ID

**App Flow**

JazzCash App >> Click My Account >> Click RAAST ID management >> Click De-Link RAAST ID

Work code: RAAST Payment Information - Linking/Delinking Process

**Scenario 2.2: How to perform RAAST Transaction**

**USSD Flow Via RAAST**

\*786# >> 1 for Send Money >> 4 for to RAAST >> 1 RAAST ID >> Enter Receiver RAAST ID >> Enter Amount >> Enter Receipt Phone Number >> Select Purpose of Payment >> Enter MPIN

**App Flow Via RAAST:**

JazzCash APP >> Click Money Transfer >> Select RAAST >> Enter RAAST ID >> Enter Amount >> Review Receipt >> Confirm Transaction With MPIN

**USSD Flow Via IBAN Number:**

\*786# >> 1 for Send Money >> 4 for to RAAST >> 2 IBAN >> Enter Receiver IBAN Account number >> Enter Amount >> Enter Receipt Phone Number >> Select Purpose of Payment >> Enter MPIN

**App Flow Via IBAN Number:**

JazzCash APP >> Click Money Transfer >> Select RAAST >> Enter IBAN Number >> Enter Amount >> Review Receipt >> Confirm Transaction With MPIN

Work Code: RAAST Payment Information